



...the name you can BANK upon!



Share Department, Board & Coordination Division, HO Plot No.4 Sector 10, Dwarka,
New Delhi-110075 Tel No. : 011-28044857, E-mail: hosd@pnb.co.in

Scrip Code : PNB	Scrip Code : 532461
National Stock Exchange of India Limited "Exchange Plaza" Bandra – Kurla Complex, Bandra (E) Mumbai – 400 051	BSE Limited Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai – 400 001

Date: 29.01.2024

Dear Sir(s),

**Reg: Reviewed Financial Results (Standalone and Consolidated) for the quarter/
nine months ended 31st December 2023- Newspaper Publication**

In compliance with Regulation 47 of SEBI (LODR) Regulations, 2015, the Reviewed Financial Results (Standalone and Consolidated) of the Bank for the quarter/ nine months ended 31st December, 2023, approved by the Board of Directors of the Bank in its meeting held on 25th January 2024, were published in the 'Financial Express', 'Business Line' (English), and 'Jansatta' (Hindi) on 26.01.2024. The copies of the same are enclosed herewith.

You are requested to take the above on record.

Thanking you
Yours faithfully,

(Ekta Pasricha)
Company Secretary



Encl: A/a

pnbindia.in

T: 011 28075000, 28045000

पंजाब नैशनल बैंक punjab national bank

कॉर्पोरेट कार्यालय: प्लॉट सं.4, सेक्टर-10, द्वारका, नई दिल्ली-110075
Corp. Office: Plot No. 4, Sector - 10, Dwarka, New Delhi 110075 India



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PNB0215A/LGT NO.01/JAN23/COMSAI

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FINANCIAL EXPRESS

JANUARY 26, 2024



Bank With Speed, Ease & Comfort
Experience The Digital Edge



PNB Home Loan
ROI Starting
@8.40%

PNB Car Loan
ROI Starting
@8.75%

Net Profit (Q)
₹2223 Cr
253.41% YoY

Operating Profit (Q)
₹8331 Cr
10.15% YoY

NI (Q)
₹10293 Cr
12.13% YoY

Global Business
₹2290742 Cr
13.8% YoY

RAM Advances
₹512327 Cr
15.7% YoY

GNPA
6.24%
Improvement 352 bps YoY

NNPA
8.96%
Improvement 254 bps YoY

PCR
84.28%
911 bps increase YoY

Slippage Ratio
6.61%
156 bps improvement YoY

TSC Supply

REVIEWED FINANCIAL RESULTS
FOR THE QUARTER/NINE MONTHS ENDED DECEMBER 31, 2023 (₹ in Crores)

Particulars	Standalone				Consolidated					
	Quarter ended	Nine Months ended	Year ended	Quarter ended	Nine Months ended	Year ended				
	31.12.2023 (Reviewed)	31.12.2023 (Reviewed)	31.12.2023 (Reviewed)	31.12.2023 (Reviewed)	31.12.2023 (Reviewed)	31.12.2023 (Reviewed)	31.03.2023 (Audited)			
Total income from operations	20,961.85	25,722.40	87,924.12	70,017.69	87,296.64	30,527.38	26,133.53	89,417.64	70,952.65	89,084.88
Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	3,591.60	1,002.56	8,366.59	2,252.41	4,268.26	3,634.35	1,043.23	8,391.84	2,231.73	4,861.42
Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items)	3,591.80	1,002.56	8,366.59	2,252.41	4,268.26	3,634.35	1,043.23	8,391.84	2,231.73	4,861.42
Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	2,222.81	628.86	5,204.35	1,348.59	2,507.20	2,432.77	709.27	5,765.00	1,464.11	3,348.45
Total Comprehensive Income for the period (Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax))	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Paid up Equity Share Capital	2,202.20	2,202.20	2,202.20	2,202.20	2,202.20	2,202.20	2,202.20	2,202.20	2,202.20	2,202.20
Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of the previous year	NA	NA	NA	NA	89,198.33	NA	NA	NA	NA	82,223.18
Earnings per Share (after extraordinary items) (of ₹2 each)										
Basic	2.02	0.57	4.75	1.22	2.28	2.21	0.64	5.24	1.35	3.04
Diluted	2.02	0.57	4.75	1.22	2.28	2.21	0.64	5.24	1.35	3.04

Note : The above is an extract of the detailed format of Quarterly/Nine Months Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Quarterly/Nine Months Financial Results is available on the Stock Exchange websites (www.nseindia.com and www.bseindia.com) and on the Bank's website (www.pnbindia.in).

#Information relating to Total Comprehensive Income and Other Comprehensive Income is not furnished as IndAS is not yet made applicable to the Bank.

Bibhu Prasad Mahapatra
Executive Director

Place : New Delhi
Date : 26.01.2024
Toll Free: 1800 1800, 1800 2021

M Paramasivam
Executive Director

Binood Kumar
Executive Director

Kalyan Kumar
Executive Director

Atul Kumar Goel
Managing Director & CEO

K G Ananthakrishnan
Chairman

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businessline. JANUARY 26 - 2024



Bank With Speed, Ease & Comfort
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PNB Home Loan
ROI Starting @ **8.40%**

PNB Car Loan
ROI Starting @ **8.75%**

Net Profit (Q)
₹2223 Cr
251.41% YoY

Operating Profit (Q)
₹6331 Cr
15.73% YoY

Nil (Q)
₹10283 Cr
12.13% YoY

Global Business
₹2298742 Cr
10.8% YoY

RAM Advances
₹512327 Cr
15.7% YoY

GNPA
8.34%
Improvement 352 bps YoY

NNPA
0.86%
Improvement 234 bps YoY

PCR
94.28%
911 bps increase YoY

Slippage Ratio
0.81%
130 bps improvement YoY

REVIEWED FINANCIAL RESULTS
FOR THE QUARTER/NINE MONTHS ENDED DECEMBER 31, 2023 (₹ in Crores)

Particulars	Standalone					Consolidated				
	Quarter ended		Nine Months ended		Year ended	Quarter ended		Nine Months ended		Year ended
	31,12,2023 (Reviewed)	31,12,2022 (Reviewed)	31,12,2023 (Reviewed)	31,12,2022 (Reviewed)	31,03,2023 (Audited)	31,12,2023 (Reviewed)	31,12,2022 (Reviewed)	31,12,2023 (Reviewed)	31,12,2022 (Reviewed)	31,03,2023 (Audited)
Total Income from operations	29,961.65	25,722.40	87,324.12	70,017.69	97,286.54	30,527.38	26,133.53	89,417.54	70,952.65	99,084.88
Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	3,591.60	1,002.56	8,366.58	2,252.41	4,288.26	3,634.36	1,043.23	8,391.84	2,231.73	4,861.42
Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items)	3,591.60	1,002.56	8,366.58	2,252.41	4,288.26	3,634.36	1,043.23	8,391.84	2,231.73	4,861.42
Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	2,222.81	628.88	5,234.35	1,348.59	2,507.20	2,432.77	706.27	5,765.00	1,484.11	3,348.45
Total Comprehensive Income for the period (Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax))	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Paid up Equity Share Capital	2,202.20	2,202.20	2,202.20	2,202.20	2,202.20	2,202.20	2,202.20	2,202.20	2,202.20	2,202.20
Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of the previous year	NA	NA	NA	NA	99,198.33	NA	NA	NA	NA	92,223.18
Earnings per Share (after extraordinary items) (of ₹2 each)										
Basic	2.02	0.57	4.75	1.22	2.28	2.21	0.84	5.24	1.35	3.04
Diluted	2.02	0.57	4.75	1.22	2.28	2.21	0.84	5.24	1.35	3.04

Note : The above is an extract of the detailed format of Quarterly/Nine Months Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Quarterly/Nine Months Financial Results is available on the Stock Exchange websites (www.nseindia.com) and (www.bseindia.com) and on the Bank's website (www.pnbindia.in).

#Information relating to Total Comprehensive Income and Other Comprehensive Income is not furnished as Ind AS is not yet made applicable to the Bank.

Bibhu Prasad Mahapatra
Executive Director

M Paramasivam
Executive Director

Binod Kumar
Executive Director

Kalyan Kumar
Executive Director

Atul Kumar Goel
Managing Director & CEO

K G Ananthakrishnan
Chairman


Place : New Delhi

Date : 25.01.2024

Toll Free: 1800 1800, 1800 2021

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जनसत्ता

26 जनवरी, 2024



डिजिटल सुविधाओं का अनुभव लें!
त्वरित, आसान और सरल बैंकिंग के साथ!




**पीएनबी
आवास ऋण
ब्याज दर**

8.40% से शुरू

**पीएनबी
कार ऋण
ब्याज दर**

8.75% से शुरू

गुड साव (Q)
₹2223 करोड़
253.41%
एवं-दर-एवं

परिचालन लाभ (Q)
₹6331 करोड़
10.75%
एवं-दर-एवं

गुड ब्याज साव (Q)
₹10293 करोड़
12.13%
एवं-दर-एवं

वैयक्तिक कारोबार
₹2290742 करोड़
10.8%
एवं-दर-एवं

आरएएम अग्रिम
₹512327 करोड़
15.7%
एवं-दर-एवं

एकल एमपीए
6.34%
362 बीपीएस का सुधार
15-दर-15

निबल एमपीए
0.98%
234 बीपीएस का सुधार
15-दर-15

पीपीआर
94.28%
911 बीपीएस का सुधार
15-दर-15

विपरीत अनुपात
0.81%
136 बीपीएस का सुधार
15-दर-15

31 दिसम्बर, 2023 को समाप्त तिमाही/नौमाही के लिए समीक्षित वित्तीय परिणाम (₹ करोड़ में)

विवरण	एकल				समेकित			
	समाप्त तिमाही		समाप्त नौमाही		समाप्त तिमाही		समाप्त नौमाही	
	31.12.2023 (समीक्षित)	31.12.2022 (समीक्षित)	31.12.2023 (समीक्षित)	31.12.2022 (समीक्षित)	31.12.2023 (समीक्षित)	31.12.2022 (समीक्षित)	31.12.2023 (समीक्षित)	31.12.2022 (समीक्षित)
परिचालन से कुल आय	29,961.65	25,722.40	87,924.12	70,017.89	97,286.64	30,527.38	26,133.53	89,417.54
अवधि के लिए गुड लाय/ (हानि) (कर, अपवादालयक और/वा असामान्य गती से पूर्व)	3,591.60	1,002.56	8,366.58	2,252.41	4,288.26	3,634.36	1,043.23	8,391.84
अवधि के लिए कर के पूर्व गुड लाय/ (हानि) (अपवादालयक और/वा असामान्य गती के पश्चात)	3,591.60	1,002.56	8,366.58	2,252.41	4,288.26	3,634.36	1,043.23	8,391.84
अवधि के लिए कर के पश्चात गुड लाय/ (हानि) (अपवादालयक और/वा असामान्य गती के पश्चात)	2,222.81	628.88	5,234.35	1,348.59	2,507.20	2,432.77	708.27	5,765.00
अवधि के लिए कुल व्यापक आय (जिसमें अवधि के लिए लाय/ (हानि) (कर के पश्चात) और अन्य व्यापक आय (कर के पश्चात) सम्मिलित)	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं
प्रदत्त इक्विटी शेयर पूंजी	2,202.20	2,202.20	2,202.20	2,202.20	2,202.20	2,202.20	2,202.20	2,202.20
आरक्षित निधिवा (अनुमानित आरक्षित निधियों को छोड़कर) जैसा कि पूर्व वर्ष के लेखापरीक्षित तुलन पत्र में दिखाया गया है	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं	89,198.33	लागू नहीं	लागू नहीं	लागू नहीं
प्रति शेयर आय (अपवादालयक गती के पश्चात) (₹ प्रति ₹2)	2.02	0.57	4.75	1.22	2.28	2.21	0.64	5.24
वैयक्तिक लाय/ (हानि)	2.02	0.57	4.75	1.22	2.28	2.21	0.64	5.24

टिप्पणी — ऊक्त सैबी (एचबीडब्ल्यू एवं अन्य प्रकटीकरण अधिनियम, 2015) के विनियम 33 के अंतर्गत स्टॉक एक्सचेंजों के साथ तिमाही/नौमाही वित्तीय परिणाम बाईर करने के विस्तृत प्रारूप का सार है। तिमाही/नौमाही वित्तीय परिणामों का पूर्ण प्रारूप स्टॉक एक्सचेंज की वेबसाइटों (www.nseindia.com एवं www.bseindia.com) तथा बैंक की वेबसाइट (www.pnbindia.in) पर उपलब्ध है।

अनुसूचित व्यापक आय और अन्य व्यापक आय से संबंधित जानकारी प्रस्तुत नहीं की गई है क्योंकि इन्डAS अंगी तक बैंक पर लागू नहीं हुआ है।

स्थान : नई दिल्ली
दिनांक : 25.01.2024

लौकिक : 1800 1800, 1800 2021

बिभू प्रसाद महापात्र
कार्यपालक निदेशक

एम. परमसिन्हा
कार्यपालक निदेशक

बिनीत कुमार
कार्यपालक निदेशक

कल्याण कुमार
कार्यपालक निदेशक

अतुल कुमार गोयल
प्रबंध निदेशक एवं सीईओ

के जी अमृतकुमार
चेयरमैन

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प्रधान कार्यालय : प्लॉट नं. 4, रोड नं. 10, द्वारका, नई दिल्ली-110075

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